

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF FLORIDA  
PENSACOLA DIVISION

IN RE:

RICHARD LAWRENCE THEDFORD,

Debtor.

Case No: 06-30612-LMK

GULF WINDS FEDERAL CREDIT  
UNION,

Plaintiff,

vs.

Adv. Case No.: 06-3035-WSS

RICHARD LAWRENCE THEDFORD,

Defendant.

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**FINAL JUDGMENT IN FAVOR OF GULF WINDS FEDERAL CREDIT UNION**  
**AGAINST DEFENDANT/DEBTOR**  
**DETERMINING DEBTS NONDISCHARGEABLE**

**THIS MATTER** having come on to be heard on the Joint Motion of all parties to this Adversary Proceeding and on Settlement Agreement, and the Court having considered same, it is

**ORDERED AND ADJUDGED** that Plaintiff, Gulf Winds Federal Credit Union, 5850 Highway 90, Milton, Florida 32583, recover from Defendant, Richard Lawrence Thedford the sum of \$15,414.95 in principal, \$69.28 in late fees, \$0.00 for interest through the date of this Final Judgment, \$2,206.50 for attorneys fees and \$250.00 for the costs, which sum totals \$17,940.73 as of the date of this Final Judgment, less \$1,050.00 credit for the stipulated value of the Mustang vehicle for a total Final Judgment amount owing of \$16,890.73, the total of which shall after the entry of this judgment shall bear interest at the rate of 9% per annum from

the date of entry hereof until paid, for which let execution issue. This debt is determined nondischargeable under 11 U.S.C. § 523(a)(2).

Dated: March 7, 2007



WILLIAM S. SHULMAN  
U.S. BANKRUPTCY JUDGE

Conformed copies to:

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Richard Lawrence Thedford  
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Karin A. Garvin, Trustee  
220 W. Garden Street  
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Pensacola, FL 32502  
Add Garvin, Debtor, and Debtor's attorney

U.S. Trustee  
United States Trustee  
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Prepared by:  
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I HEREBY CERTIFY that this is a true and correct copy of the original on file in the office of the Clerk, United States Bankruptcy Court for the Northern District of Florida.

WILLIAM W. BLEVINS, Clerk, Bankruptcy Court

By   
Deputy Clerk